

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which patent is sought on the invention entitled: METHODS AND SYSTEMS FOR PROVIDING AN ELECTRONIC ACCOUNT TO A CUSTOMER the specification of which ☐ is attached and/or ☒ was filed on March 16, 2001 as United States Application Serial No. 09/809,581 or PCT International Application No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT International application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

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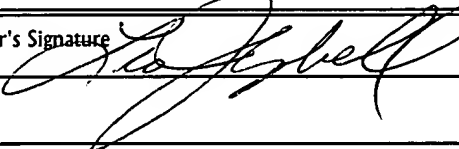
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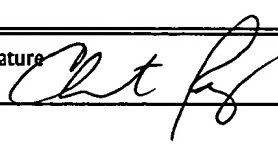
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Full Name of First Inventor Leo J. Campbell	Inventor's Signature 	Date May 25, 2001
Residence 4263 South 35 th Street, Arlington, VA 22206	Citizenship U.S.A.	
Post Office Address Same as above		

Full Name of Second Inventor Jon L. Cook	Inventor's Signature	Date
Residence 203 Yoakum Park, Apt. 1014, Alexandria, VA 22304		Citizenship U.S.A.
Post Office Address Same as above		
Full Name of Third Inventor Wayne H. Orbke	Inventor's Signature	Date
Residence 2685 Hackscross Road, Germantown, TN 38138		Citizenship U.S.A.
Post Office Address Same as above		
Full Name of Fourth Inventor Christine Ray	Inventor's Signature 	Date 5/25/04
Residence 2019 34 th Street, SE, Washington, DC 20020		Citizenship U.S.A.
Post Office Address Same as above		
Full Name of Fifth Inventor Cathy M. Rogerson	Inventor's Signature	Date
Residence 7316 Wayne Drive, Annandale, VA 22003-1741		Citizenship U.S.A.
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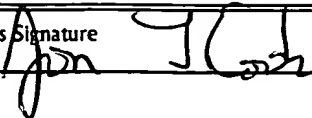
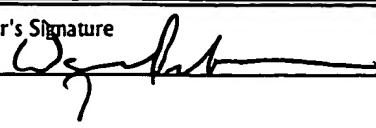
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Residence 4263 South 35 th Street, Arlington, VA 22206		Citizenship U.S.A.
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Full Name of Second Inventor Jon L. Cook	Inventor's Signature 	Date 5/24/2001
Residence 203 Yoakum Park, Apt. 1014, Alexandria, VA 22304		Citizenship U.S.A.
Post Office Address Same as above		
Full Name of Third Inventor Wayne H. Orbke	Inventor's Signature 	Date 5-2-2001
Residence 2685 Hackscross Road, Germantown, TN 38138		Citizenship U.S.A.
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Full Name of Fourth Inventor Christine Ray	Inventor's Signature	Date
Residence		Citizenship U.S.A.
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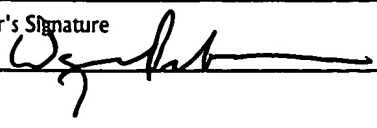
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Post Office Address Same as above		

Listing of Inventors Continued on Page 2 hereof. ☐ Yes ☐ No

January 2001

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

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Full Name of Third Inventor Wayne H. Orbke	Inventor's Signature 	Date 5-7-2001
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Full Name of Fourth Inventor Christine Ray	Inventor's Signature	Date
Residence		Citizenship U.S.A.
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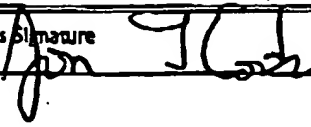

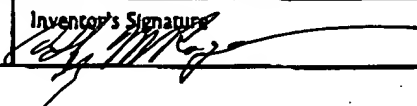
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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